

Information to identify the case:

Debtor 1	<u>William J Crytzer</u>	Social Security number or ITIN	xxx-xx-2217
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23375-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William J Crytzer

12/13/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 William J Crytzer
 Debtor

Case No. 17-23375-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Dec 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2017.

db +William J Crytzer, 1676 State Route 66, Ford City, PA 16226-3722
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,
 Ebensburg, PA 15931-0270
 cr +Americredit Financial Services, Inc. A/C dba GM Fi, P O BOX 183853,
 Arlington, TX 76096-3853
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14680125 +Belden Jewelers/Sterling Jewelers, Inc, Attn: Bankruptcy Dept, PO Box 1799,
 Akron, OH 44309-1799
 14680130 +GM Financial, PO Box 1510, Cockeysville, MD 21030-7510
 14680131 +Laurie C. Crytzer, 84 Center Avenue, Leechburg, PA 15656-1227

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Dec 14 2017 02:00:32 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14704956 EDI: PHINAMERI.COM Dec 14 2017 01:53:00 AmeriCredit Financial Services, Inc.,
 A/C dba GM Financial, P O Box 183853, Arlington, TX 76096
 14680126 +EDI: CHASE.COM Dec 14 2017 01:53:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 14680127 +EDI: WFNNB.COM Dec 14 2017 01:53:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept,
 PO Box 182125, Columbus, OH 43218-2125
 14680128 +EDI: DISCOVER.COM Dec 14 2017 01:53:00 Discover Financial, PO Box 3025,
 New Albany, OH 43054-3025
 14680129 +EDI: DISCOVERPL Dec 14 2017 01:53:00 Discover Personal Loan, Attention: Bankruptcy Dept,
 PO Box 30954, Salt Lake City, UT 84130-0954
 14680129 +E-mail/Text: dplbk@discover.com Dec 14 2017 02:01:29 Discover Personal Loan,
 Attention: Bankruptcy Dept, PO Box 30954, Salt Lake City, UT 84130-0954
 14680871 +EDI: PRA.COM Dec 14 2017 01:53:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14680132 +E-mail/Text: bankruptcyteam@quickenloans.com Dec 14 2017 02:01:26 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906
 14680133 +EDI: RMSC.COM Dec 14 2017 01:53:00 Synchrony Bank/Sams, PO Box 965060,
 Orlando, FL 32896-5060

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2017 at the address(es) listed below:

Charles F. Fox, III on behalf of Debtor William J Crytzer cffox@uncapher-fox.com,
 jcmcmullen@uncapher-fox.com
 James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgrou@kmlawgroup.com
 Lisa M. Swope lms@nsslawfirm.com, klw@nsslawfirm.com;pa73@ecfbis.com;mmh@nsslawfirm.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
 Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 5